

Information to identify the case:

Debtor 1	<u>John LaSala</u>	Social Security number or ITIN	xxx-xx-6851
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-35335-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John LaSala

2/15/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John LaSala
Debtor

Case No. 18-35335-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Feb 15, 2024

Form ID: 3180W

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2024:

Recip ID	Recipient Name and Address
db	+ John LaSala, 11 Gulphmill Road, Somers Point, NJ 08244-1205
517945220	+ Rocketloans, 1001 Woodward, Detroit, MI 48226-1904
517948733	+++ Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 15 2024 21:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 15 2024 21:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518028294	+ Email/Text: RASEBN@raslg.com	Feb 15 2024 21:05:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517945212	+ EDI: CITICORP	Feb 16 2024 01:50:00	Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517945213	+ EDI: CITICORP	Feb 16 2024 01:50:00	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517945214	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 15 2024 21:30:21	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
517945215	EDI: DISCOVER	Feb 16 2024 01:50:00	Discover Financial, Pob 15316, Wilmington, DE 19850
517957550	EDI: DISCOVER	Feb 16 2024 01:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517945216	+ EDI: DISCOVER	Feb 16 2024 01:50:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
518672477	Email/Text: cashiering-administrationservices@flagstar.com	Feb 15 2024 21:06:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy MI 48098
518672478	Email/Text: cashiering-administrationservices@flagstar.com	Feb 15 2024 21:06:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy MI 48098, Flagstar Bank, FSB, 5151 Corporate Drive, Troy MI 48098
517945217	+ EDI: HFC.COM	Feb 16 2024 01:49:00	Hsbc Bank, Hsbc Card Srvs/Attn: Bankruptcy, Po Box 4215, Buffalo, NY 14240-4215
517945211	EDI: JPMORGANCHASE	Feb 16 2024 01:50:00	Chase Card Services, P.o. Box 15298, Wilmington, DE 19850
518051828	Email/PDF: resurgentbknotifications@resurgent.com	Feb 15 2024 21:19:14	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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User: admin

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518021521	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 15 2024 21:19:04	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517945218	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 15 2024 21:19:00	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
518048043	EDI: PRA.COM	Feb 16 2024 01:50:00	Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
518049202	EDI: PRA.COM	Feb 16 2024 01:50:00	Portfolio Recovery Associates, LLC, c/o Ebay Mastercard, POB 41067, Norfolk VA 23541
517945219	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 15 2024 21:06:00	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
517988408	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 15 2024 21:06:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517994283	+ Email/Text: OpsEscalations@RocketLoans.com	Feb 15 2024 21:05:00	RocketLoans Marketplace, Cross Rive Bank, 1274 Library Street, Detroit, MI 48226-2256
517945221	+ EDI: SYNC	Feb 16 2024 01:50:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517945222	+ EDI: SYNC	Feb 16 2024 01:50:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517945223	+ EDI: SYNC	Feb 16 2024 01:50:00	Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517945224	EDI: TDBANKNORTH.COM	Feb 16 2024 01:50:00	TD Bank, Attn: Bankruptcy, 1701 Rt 70 E, Cherry Hill, NJ 08034
517945225	+ EDI: WFFC2	Feb 16 2024 01:50:00	Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
518021820	EDI: WFFC2	Feb 16 2024 01:50:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518070226	*P+++	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2024

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor Lakeview Loan Servicing LLC dmcdonough@flwlaw.com
Francis P. Cullari	on behalf of Debtor John LaSala cullari@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6